

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

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In re: Case No.: **24-17173 – DER** Chapter: **7**

**Paul James Chittum Jr.**  
Debtor

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**NOTICE OF REQUIREMENT TO FILE THE  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE  
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in Personal Financial Management and file the Certification About a Financial Management Course(Official Form 423) by **11/25/24** unless an approved provider has notified the Court that a debtor has completed the course.

The Certification About a Financial Management Course(Official Form 423) is a statement by an individual debtor or joint debtors certifying that they have completed an instructional course in personal financial management from an approved personal financial management provider. It is required to be filed pursuant to Federal Rules of Bankruptcy Procedures, Rule 1007(b)(7). The Financial Management Course is obtained after the bankruptcy petition is filed.

If the debtor does not file the Certification About a Financial Management Course(Official Form 423) by the due date stated on this notice or the Court has not been notified by an approved provider that the debtor has completed the course, **the case will be closed without a discharge**. The debtor will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor must pay the full filing fee for such motion.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site: [http://www.usdoj.gov/ust/eo/bapcpa/ccde/de\\_approved.htm](http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm)

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Certification About a Financial Management Course(Official Form 423) is a separate filing requirement.

Dated: 8/28/24

Mark A. Neal, Clerk of Court  
by Deputy Clerk, Chanel Paige  
Team Phone: 410-962-0794